

Form plncf13 – ntcnfp1n13v27

UNITED STATES BANKRUPTCY COURT

District of New Jersey
402 East State Street
Trenton, NJ 08608

Case No.: 21-12357-MBK
Chapter: 13
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Sergio Laranjeiro
210 Lucia Ave
Middlesex, NJ 08846

Lucia Laranjeiro
210 Lucia Ave
Middlesex, NJ 08846

Social Security No.:

xxx-xx-6334

xxx-xx-9084

Employer's Tax I.D. No.:

NOTICE OF ORDER CONFIRMING CHAPTER 13 PLAN

NOTICE IS HEREBY GIVEN that an Order Confirming the Chapter 13 plan was entered on August 13, 2021.

Dated: August 13, 2021

JAN: wir

Jeanne Naughton
Clerk

In re:
Sergio Laranjeiro
Lucia Laranjeiro
Debtors

Case No. 21-12357-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Aug 13, 2021

User: admin
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The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 15, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Sergio Laranjeiro, Lucia Laranjeiro, 210 Lucia Ave, Middlesex, NJ 08846-1135
519160746	+ Affinity Federal Credit Union, c/o Peter J. Liska, LLC, 766 Shrewsbury Avenue, Tinton Falls, NJ 07724-3001
519195405	+ American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
519145841	+ Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
519145842	+ Arvest Central Mortgage, 801 John Barrow Road, Suite 1, Little Rock, AR 72205-6511
519145843	++ BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238 address filed with court:, Bank of America, Attn: Bankruptcy, Po Box 982234, El Paso, TX 79998
519148790	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
519145844	+ Barclays Bank Delaware, Attn: Bankruptcy, Po Box 8801, Wilmington, DE 19899-8801
519151198	+ CCAP Auto Lease Ltd., P.O. BOX 961275, FORT WORTH, TX 76161-0275
519145863	+ Continental Finance Co, Attn: Bankruptcy, Po Box 8099, Newark, DE 19714-8099
519145864	+ Costco Anywhere Visa Card, Attn: Bankruptcy, Po Box 6500, Sioux Falls, SD 57117-6500
519145868	+ First National Bank, Attn: Bankruptcy, Po Box 3128, Omaha, NE 68103-0128
519145869	+ First PREMIER Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
519154835	+ Goldman Sachs Bank, USA, by AIS InfoSource, LP as Agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519167052	+ JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
519145874	+ Marcus by Goldman Sachs, Attn: Bankruptcy, Po Box 45400, Salt Lake City, UT 84145-0400
519145877	+ Public Service Fcu, 619 Union Ave, Middlesex, NJ 08846-1963
519168977	+ Quicken Loans, LLC, 635 Woodward Avenue, Detroit, MI 48226-3408
519145879	+ Santander Consumer USA, Attn: Bankruptcy, Po Box 961245, Fort Worth, TX 76161-0244
519145882	+ Suntrust Bank/GreenSky, Attn: Bankruptcy, Mailcode VA-RVW-6290 POB 8509, Richmond, VA 23286-0001
519145901	+ Target, c/o Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475
519145903	+ Trac/CBCD/Citicorp, Citicorp Credit/Centralized Bankruptcy, Po Box 6497, Sioux Falls, SD 57117-6497
519145904	+ Utility Self-reported, Po Box 4500, Allen, TX 75013-1311
519145906	+ Wells Fargo Bank NA, Mac F8234f-02f, Po Box 10438, Des Moines, IA 50306-0438
519145907	+ Wells Fargo Bank NA, Attn: Bankruptcy, 1 Home Campus Mac X2303-01a, Des Moines, IA 50328-0001
519153248	+ Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
519153742	+ Wells Fargo Bank, N.A., 435 Ford Road, Suite 300, St. Louis Park, MN 55426-4938
519145908	+ Wells Fargo Jewelry Advantage, Attn: Bankruptcy, Po Box 10438, Des Moines, IA 50306-0438
519145909	+ Wells Fargo/Furniture Marketing Group, Attn: Bankruptcy, Po Box 10438 Mac F8235-02f, Des Moines, IA 50306-0438
519145910	+ Wfhm, Attn: Bankruptcy, Po Box 10335, Des Moines, IA 50306-0335

TOTAL: 30

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Aug 13 2021 20:31:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Aug 13 2021 20:31:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519145840	Email/Text: ebnbankruptcy@ahm.honda.com	Aug 13 2021 20:31:00	American Honda Finance, Attn: National

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			Bankruptcy Center, Po Box 166469, Irving, TX 75016
519145839	+ Email/Text: bankruptcy@affinityfcu.com	Aug 13 2021 20:31:00	Affinity Federal Credit Union, Attn: Bankruptcy, 73 Mountainview Boulevard, Basking Ridge, NJ 07920-2332
519145845	+ Email/Text: defaultspecialty.us@bbva.com	Aug 13 2021 20:31:00	BBVA Compass, Attn: Bankruptcy, Po Box 10566, Birmingham, AL 35296-0001
519145850	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 13 2021 20:34:33	CBNA/Home Depot, Citi Cards Private Label Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
519145846	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Aug 13 2021 20:34:10	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
519145847	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Aug 13 2021 20:34:28	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
519145848	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Aug 13 2021 20:34:39	Capital One/bosco's, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
519145849	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 13 2021 20:49:43	Cbna, Attn: Centralized Bankruptcy, Po Box 790034, St. Louis, MO 63179-0034
519145851	+ Email/Text: bk.notifications@jpmchase.com	Aug 13 2021 20:31:00	Chase Auto Finance, Attn: Bankruptcy, Po Box 901076, Fort Worth, TX 76101-2076
519145853	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 13 2021 20:49:34	Citibank, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
519145854	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 13 2021 20:49:34	Citibank North America, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
519145855	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 13 2021 20:49:34	Citibank/Best Buy, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
519145856	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 13 2021 20:34:33	Citibank/The Home Depot, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
519145857	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Aug 13 2021 20:31:00	Comenity Bank/Ann Taylor, Attn: Bankruptcy, Po Box 182125columbus, Columbus, OH 43218
519145858	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Aug 13 2021 20:31:00	Comenity Bank/Overstock, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
519145859	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Aug 13 2021 20:31:00	Comenity Bank/Wayfair, Attn: Bankruptcy, Po Box 182125columbus, Columbus, OH 43218
519145860	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Aug 13 2021 20:31:00	Comenity Capital/IKEA, Attn: Bankruptcy, Po Box 18125, Columbus, OH 43218
519145861	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Aug 13 2021 20:31:00	Comenitybank/New York, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
519145862	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Aug 13 2021 20:31:00	Comenitycapital/Ulta, Attn: Bankruptcy Dept, Po Box 183003, Columbus, OH 43218-3003
519145865	+ Email/PDF: creditonebknotifications@resurgent.com	Aug 13 2021 20:34:16	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
519152814	Email/Text: mrdiscen@discover.com	Aug 13 2021 20:31:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
519145866	+ Email/Text: mrdiscen@discover.com	Aug 13 2021 20:31:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
519145867	+ Email/Text: dplbk@discover.com	Aug 13 2021 20:31:00	Discover Personal Loans, Attn: Bankruptcy, Po Box 30954, Salt Lake City, UT 84130-0954
519145870	Email/Text: bk@freedomfinancialnetwork.com	Aug 13 2021 20:31:00	Freedom Plus, Attn: Bankruptcy, Po Box 2340, Phoenix, AZ 85002

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519145871	+ Email/Text: GenesisFS@ebn.phinsolutions.com	Aug 13 2021 20:32:00	Genesis Financial/Jared, Genesis FS Card Services, Po Box 4477, Beaverton, OR 97076-4401
519215767	Email/Text: JCAP_BNC_Notices@jcap.com	Aug 13 2021 20:31:00	Jefferson Capital Systems LLC, PO Box 7999, Saint Cloud MN 56302-9617
519145852	Email/PDF: ais.chase.ebn@americaninfosource.com	Aug 13 2021 20:34:07	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
519186384	Email/Text: bk.notifications@jpmchase.com	Aug 13 2021 20:31:00	JPMorgan Chase Bank, N.A., National Bankruptcy Department, P.O. Box 29505 AZ1-5757, Phoenix, AZ 85038-9505
519145872	+ Email/Text: PBNCNotifications@peritussservices.com	Aug 13 2021 20:31:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
519145880	Email/Text: HOME.SFBANK-BCCBKNOTICE@fisglobal.com	Aug 13 2021 20:31:00	State Farm Bank, Attn: Bankruptcy, Po Box 3298, Milwaukee, WI 53201
519145881	Email/Text: HOME.SFBANK-BCCBKNOTICE@fisglobal.com	Aug 13 2021 20:31:00	State Farm Financial S, Attn: Bankruptcy, 1 State Farm Plaza, Bloomington, IL 61710
519214064	Email/PDF: resurgentbknotifications@resurgent.com	Aug 13 2021 20:34:41	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519145873	+ Email/Text: Documentfiling@lciinc.com	Aug 13 2021 20:31:00	LendingClub, Attn: Bankruptcy, 595 Market St, Ste 200, San Francisco, CA 94105-2807
519145875	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Aug 13 2021 20:34:11	Merrick Bank/CardWorks, Attn: Bankruptcy, Po Box 9201, Old Bethpage, NY 11804-9001
519216528	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Aug 13 2021 20:34:32	PORTFOLIO RECOVERY ASSOCIATES, LLC, POB 41067, Norfolk, VA 23541
519225709	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Aug 13 2021 20:34:32	Portfolio Recovery Associates, LLC, c/o Amazon, POB 41067, Norfolk VA 23541
519221870	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Aug 13 2021 20:34:31	Portfolio Recovery Associates, LLC, c/o Jet Blue, POB 41067, Norfolk VA 23541
519221880	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Aug 13 2021 20:34:31	Portfolio Recovery Associates, LLC, c/o Old Navy, POB 41067, Norfolk VA 23541
519228633	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Aug 13 2021 20:34:31	Portfolio Recovery Associates, LLC, c/o The Home Depot, POB 41067, Norfolk VA 23541
519220568	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Aug 13 2021 20:34:14	Portfolio Recovery Associates, LLC, c/o Tjx, POB 41067, Norfolk VA 23541
519145876	+ Email/Text: bankruptcy@prosper.com	Aug 13 2021 20:31:00	Prosper Funding LLC, 221 Main Street, Suite 300, San Francisco, CA 94105-1909
519228885	+ Email/Text: bncmail@w-legal.com	Aug 13 2021 20:31:00	Prosper Marketplace Inc., C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
519220080	Email/Text: bnc-quantum@quantum3group.com	Aug 13 2021 20:31:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
519220081	Email/Text: bnc-quantum@quantum3group.com	Aug 13 2021 20:31:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
519145878	+ Email/Text: bankruptcyteam@quickenloans.com	Aug 13 2021 20:31:00	Quicken Loans, Attn: Bankruptcy, 1050 Woodward Avenue, Detroit, MI 48226-3573
519145883	+ Email/PDF: gecsed@recoverycorp.com	Aug 13 2021 20:34:28	Syncb/Car Care, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
519145885	+ Email/PDF: gecsed@recoverycorp.com	Aug 13 2021 20:34:10	Syncb/HH Gregg, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
519145886	+ Email/PDF: gecsed@recoverycorp.com	Aug 13 2021 20:34:10	Syncb/PPC, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060

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519145887	+ Email/PDF: gecsed@recoverycorp.com	Aug 13 2021 20:34:28	Synb/Toys R Us, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
519145884	+ Email/PDF: gecsed@recoverycorp.com	Aug 13 2021 20:34:39	Synb/ccdstr, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
519145888	Email/PDF: gecsed@recoverycorp.com	Aug 13 2021 20:34:28	Synb/walmart, PO Box 530927, Atlanta, GA 30353-0927
519145889	+ Email/PDF: gecsed@recoverycorp.com	Aug 13 2021 20:34:39	Synchrony Bank, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
519145890	+ Email/PDF: gecsed@recoverycorp.com	Aug 13 2021 20:34:28	Synchrony Bank/ Old Navy, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
519145891	+ Email/PDF: gecsed@recoverycorp.com	Aug 13 2021 20:34:10	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
519145893	+ Email/PDF: gecsed@recoverycorp.com	Aug 13 2021 20:34:28	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
519145892	+ Email/PDF: gecsed@recoverycorp.com	Aug 13 2021 20:34:10	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965064, Orlando, FL 32896-5064
519145894	+ Email/PDF: gecsed@recoverycorp.com	Aug 13 2021 20:34:28	Synchrony Bank/Gap, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
519145895	+ Email/PDF: gecsed@recoverycorp.com	Aug 13 2021 20:34:09	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
519145896	+ Email/PDF: gecsed@recoverycorp.com	Aug 13 2021 20:34:10	Synchrony Bank/PC Richard, Attn: Bankruptcy, Po Box 965061, Orlando, FL 32896-5061
519145897	+ Email/PDF: gecsed@recoverycorp.com	Aug 13 2021 20:34:10	Synchrony Bank/Select Comfort, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
519145899	+ Email/PDF: gecsed@recoverycorp.com	Aug 13 2021 20:34:09	Synchrony Bank/TJX, Attn: Bankruptcy, Po Box 965064, Orlando, FL 32896-5064
519145898	+ Email/PDF: gecsed@recoverycorp.com	Aug 13 2021 20:34:39	Synchrony Bank/TJX, Attn: Bankruptcy Dept, Po Box 965064, Orlando, FL 32896-5064
519145900	+ Email/PDF: gecsed@recoverycorp.com	Aug 13 2021 20:34:10	Synchrony/Ashley Furniture Homestore, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
519145902	+ Email/Text: documentfiling@lciinc.com	Aug 13 2021 20:31:00	Telecom Self-reported, Po Box 4500, Allen, TX 75013-1311
519222939	+ Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM	Aug 13 2021 20:49:43	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519145905	+ Email/Text: vci.bkcy@vwcredit.com	Aug 13 2021 20:31:00	Volkswagen Credit, Inc, Attn: Bankruptcy, Po Box 3, Hillsboro, OR 97123-0003

TOTAL: 68

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519195406	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
519195407	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
519156453	*	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities

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in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 15, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 13, 2021 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor Quicken Loans LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Marcia Y. Phillips	on behalf of Debtor Sergio Laranjeiro mphillips@uprightlaw.com theladyjustice.phillips@gmail.com
Marcia Y. Phillips	on behalf of Joint Debtor Lucia Laranjeiro mphillips@uprightlaw.com theladyjustice.phillips@gmail.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5